

Information to identify the case:

Debtor 1	<u>Sheila Tinnemeyer</u>	Social Security number or ITIN	xxx-xx-2023
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24066-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sheila Tinnemeyer

2/19/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sheila Tinnemeyer
Debtor

Case No. 19-24066-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 19, 2025

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2025:

Recip ID	Recipient Name and Address
db	+ Sheila Tinnemeyer, 144 Logan Ave, Leechburg, PA 15656-1054
cr	+ Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15156081	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15141668	+ Capital One Bank Usa N, Po Box 965024, Orlando, FL 32896-5024
15141669	+ Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15141670	+ Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281
15141677	+ Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15221359	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15141680	+ Synch/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
15141681	+ Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
15141682	+ Synch/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15141683	+ Synch/old Navy, Po Box 965005, Orlando, FL 32896-5005
15141684	+ Synch/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15141685	+ Synch/pep Boys, C/o Po Box 965036, Orlando, FL 32896-0001
15141686	+ Synch/qvc, Po Box 965005, Orlando, FL 32896-5005
15141687	+ Synch/walmar, Po Box 965024, Orlando, FL 32896-5024
15141688	+ Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
15173808	+ Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 20 2025 06:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 20 2025 02:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 20 2025 06:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 20 2025 02:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 20 2025 06:39:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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cr	+ EDI: AISACG.COM	Feb 20 2025 06:39:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 02:33:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ EDI: PRA.COM	Feb 20 2025 06:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15168173	EDI: GMACFS.COM	Feb 20 2025 06:33:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15141666	+ EDI: GMACFS.COM	Feb 20 2025 06:33:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15141667	+ EDI: BANKAMER	Feb 20 2025 06:33:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15163366	EDI: CRFRSTNA.COM	Feb 20 2025 06:33:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15156081	EDI: CAPITALONE.COM	Feb 20 2025 06:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15141669	+ EDI: CAPITALONE.COM	Feb 20 2025 06:33:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15167822	Email/PDF: bncnotices@becket-lee.com	Feb 20 2025 02:42:39	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15141670	+ EDI: CAPITALONE.COM	Feb 20 2025 06:33:00	Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281
15173744	EDI: CITICORP	Feb 20 2025 06:33:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15141671	+ EDI: WFNNB.COM	Feb 20 2025 06:39:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
15141672	+ EDI: WFNNB.COM	Feb 20 2025 06:39:00	Comenitycb/myplacerwds, Po Box 182120, Columbus, OH 43218-2120
15141673	+ EDI: CCUSA.COM	Feb 20 2025 06:33:00	Credit Coll/usa, 16 Distributor Drive, Morgantown, WV 26501-7209
15141674	+ EDI: CRFRSTNA.COM	Feb 20 2025 06:33:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15141675	+ EDI: CITICORP	Feb 20 2025 06:33:00	Exxnmobil/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15141676	+ EDI: CITICORP	Feb 20 2025 06:33:00	Goodyear Tire/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15173894	EDI: JEFFERSONCAP.COM	Feb 20 2025 06:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15155183	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 20 2025 02:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15141677	+ EDI: JPMORGANCHASE	Feb 20 2025 06:33:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15141678	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 20 2025 02:33:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15221359	+ EDI: AISMIDFIRST	Feb 20 2025 06:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15170522	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 20 2025 02:34:00	Midland Funding LLC, PO Box 2037, Warren, MI

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			48090-2037
15168321	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 02:33:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15141679	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 02:33:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
15175671	EDI: PRA.COM	Feb 20 2025 06:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15172393	EDI: Q3G.COM	Feb 20 2025 06:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15141680	+ EDI: SYNC	Feb 20 2025 06:33:00	Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
15141681	+ EDI: SYNC	Feb 20 2025 06:33:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15141682	+ EDI: SYNC	Feb 20 2025 06:33:00	Syncb/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15141683	+ EDI: SYNC	Feb 20 2025 06:33:00	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
15141684	+ EDI: SYNC	Feb 20 2025 06:33:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15141685	+ EDI: SYNC	Feb 20 2025 06:33:00	Syncb/pep Boys, C/o Po Box 965036, Orlando, FL 32896-0001
15141686	+ EDI: SYNC	Feb 20 2025 06:33:00	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15141687	+ EDI: SYNC	Feb 20 2025 06:33:00	Syncb/walmar, Po Box 965024, Orlando, FL 32896-5024
15141688	+ EDI: SYNC	Feb 20 2025 06:33:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15173808	+ EDI: AISACG.COM	Feb 20 2025 06:39:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15142397	^ MEBN	Feb 20 2025 01:43:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15176102	+ Email/Text: bncmail@w-legal.com	Feb 20 2025 02:34:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15141689	+ EDI: LCITDAUTO	Feb 20 2025 06:33:00	Td Auto Finance, Po Box 9223, Farmington, MI 48333-9223
15141690	+ EDI: WTRRN BANK.COM	Feb 20 2025 06:39:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15141691	+ EDI: CITICORP	Feb 20 2025 06:33:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15171059	Email/Text: BNCnotices@dcmservices.com	Feb 20 2025 02:33:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15171092	Email/Text: BNCnotices@dcmservices.com	Feb 20 2025 02:33:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15141692	+ EDI: BLUESTEM	Feb 20 2025 06:39:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 51

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15154950	*+	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15154951	*+	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15154953	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15154952	*+	Capital One Bank Usa N, Po Box 965024, Orlando, FL 32896-5024
15154954	*+	Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281
15154955	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
15154956	*+	Comenitycb/myplacerwds, Po Box 182120, Columbus, OH 43218-2120
15154957	*+	Credit Coll/usa, 16 Distributor Drive, Morgantown, WV 26501-7209
15154958	*+	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15154959	*+	Exxnmobil/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15154960	*+	Goodyear Tire/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15154961	*+	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15154962	*+	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15154963	*+	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
15154964	*+	Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
15154965	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15154966	*+	Syncb/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15154967	*+	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
15154968	*+	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15154969	*+	Syncb/pep Boys, C/o Po Box 965036, Orlando, FL 32896-0001
15154970	*+	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15154971	*+	Syncb/walmar, Po Box 965024, Orlando, FL 32896-5024
15154972	*+	Td Auto Finance, Po Box 9223, Farmington, MI 48333-9223
15154973	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15154974	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15154975	*+	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15145872	##+	Nationstar Mortgage LLC d/b/a Mr. Cooper, Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 1 Undeliverable, 27 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Kevin Scott Frankel	

District/off: 0315-2

User: auto

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on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER pabk@logs.com logsecf@logs.com

Lawrence Willis

on behalf of Debtor Sheila Tinnemeyer ecf@westernpabankruptcy.com
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5